Note: For the purpose of this report the building is considered to be facing **West**.

Some of the more significant expenses over the short term are listed below. This page must not be considered as the complete report. Please read all pages and the appropriate text of the Home Reference Book.

The inspection has been performed and the report prepared in accordance with the Standards of Practice of the Canadian Association of Home and Property Inspectors. (See www.carsondunlop.com/OBS/standards.htm) The terms and conditions of the inspection agreement between Carson Dunlop/Boulevard and the addressee apply to this report.

Numbers included beside the text in this report refer to information in the Home Reference Book. Where you would like more information, please read these sections of the text.

Where a cost is indicated, 'Minor' describes any cost up to roughly $500.

Our goal in writing reports is to identify significant issues that would affect a typical purchaser's buying decision. While looking for big issues, we usually identify some minor items. These are included in the report as a courtesy, but the report should not be read as an all-inclusive list of home issues or defects.

If you have any questions about the inspection or the report at any time, please contact us. Free telephone consulting is available as long as you own the home.

Priority Maintenance items for Home Buyers

EXTERIOR

Garages and carports \ 8.0

Condition: • Typical low quality (8.1)
Task: Repair or replace
Time: Unpredictable
Cost: Depends on approach

ELECTRICAL

House wiring - knob-and-tube \ 4.4

Condition: • Knob-and-tube wiring was noted in the home. This pre-1955 wiring system is good quality and, although it does not include the safety enhancement of a ground wire that is found in modern wiring, can be serviceable if in good repair.

Many insurance companies are reluctant to insure homes with this wiring system, and as a result, many homeowners replace this wiring.

Until work begins or a detailed inspection is conducted, it is difficult to know the extent of the wiring, and the cost to replace it. The cost is affected by several factors, including the reality that the house wiring system is often upgraded and extended while knob-and-tube wiring is being replaced.

The replacement cost is typically lower if re-wiring is done when renovating or redecorating.

TD Insurance may be able to offer insurance based on the letter we have provided at the front of the report.

Where insurance is not an issue, GFI (Ground Fault Interrupter) outlets can be provided as an interim safety improvement before replacing the wiring. The cost may be roughly $100 each.
Location: Throughout
Task: Replace
Time: When remodelling
Cost: $700 - $1,500 per room

PLUMBING

Public supply \ 1.1
Condition: • Low pressure/flow
Location: Basement
Task: Upgrade
Time: Unknown
Cost: $2,000 - $4,000
Note: Suspect either lead or steel supply piping to house.

INTERIOR

General
• Typical minor flaws were noted on floors, walls and ceilings. These cosmetic issues reflect normal wear and tear.
Note: Cost to improve will depend on quality of fit and finish desired.

A Word about House Quality
Houses are built to last a long time. Some components wear out and have to be replaced from time to time. This is not a reflection on the quality of the home, it simply reflects where the systems happen to be in their life cycle. Components that wear out include roof covering systems, gutters and downspouts, windows as well as heating, air conditioning and plumbing systems. Interior and exterior finishes also need updating on a regular basis due to wear and tear and weathering, respectively.

Any ballpark costs and time estimates provided are a courtesy and should not be relied on for budgeting or decision-making. Quotations from specialists should be obtained for issues that may affect a purchase decision, for example. Many variables affect both costs and life expectancy, and premature failures do occur.

We recommend that qualified, experienced professionals perform all necessary work. The specialists should have appropriate insurance coverages and should be licensed as necessary.

A home inspection does not include comments on building codes, bylaws, etc. Any related comments herein are offered as a personal courtesy, and are not a part of this report. All comments on issues such as these should be verified independently.

Many house components are concealed and cannot be included in a home inspection. These include for example, parts of the structural, electrical, plumbing, insulation, heating and cooling systems. In many cases, home inspectors have to draw conclusions based on incomplete information. As a result, our professional opinions may prove to be incorrect as more information is revealed. We ask that you understand and accept this.

Home Improvement Costs Guide

DESCRIPTION

Sloped: • Asphalt (1.1)

Garage: • Fiberglass/plastic (1.7)

Chimneys: • Masonry

LIMITATIONS

Roof inspection method: • The roof was inspected from ground level. A full evaluation by a specialist is recommended to provide more information about the condition of the roof.

Roof inspection method: • Ladder at the edge of the roof • Walking on the roof

Roof inspection limited/prevented By: • Height

RECOMMENDATIONS

General

• When we use the term "roof" or "roofing" in this section, we are referring to the entire roof system including the roof covering, the underlayment and all of the flashings and roof penetrations.

• When replacing a roof covering, it is common to apply a second layer of shingles over the first to minimize costs. Best practice however, is to remove the old roof covering before installing the new roof. Adding a third layer of roofing is not recommended.

• Low quality workmanship and non-standard materials were noted on the roof.
Location: Garage
Task: Replace
Time: Unpredictable
Cost: Depends on approach

Vulnerable areas \ 1.13, 1.14 & 1.15
Condition: • Tree branches rubbing against roof cause wear (1.15)
Location: Front
Task: Improve

Porch(es) \ 1.0
Condition: • Near end of normal life expectancy
Location: Front
Task: Replace
Time: Unpredictable
Cost: Minor

Roof-to-wall-above flashings \ 2.3 & 2.4
Condition: • Loose
Location: Front
Task: Repair or replace
Time: Less than 1 year
Cost: Minor

Chimney \ 3.0
Condition: • Mortar missing/deteriorated
Location: Various
Task: Repair
Time: Regular maintenance

Condition: • Screens missing (3.4)
Location: Left
Task: Provide

Additional \ Comments
Condition: • Roofs may leak at any time. Leaks often appear at roof penetrations, flashings, changes in direction or changes in material. A roof leak should be addressed promptly to avoid damage to the structure, interior finishes and furnishings. A roof leak does not necessarily mean the roof has to be replaced. We recommend an annual inspection and tune-up to minimize the risk of leakage and to maximize the life of roofs.

Condition: • Asbestos may be present in many building products and materials. An Environmental Consultant can assist if this is a concern.

Moisture problems may result in visible or concealed mold growth. Again, an Environmental Consultant can assist if this is a concern.

DESCRIPTION

Gutters and Downspouts (1.0): • Aluminum (1.1)

Gutter and Downspout Discharge (1.2): • Discharge below grade (1.2)

Lot Topography (2.0): • Flat

Wall Surfaces (4.0): • Asphalt shingles (4.9) • Brick (4.1) • Metal siding (4.6) • Vinyl siding (4.7)

LIMITATIONS

Exterior inspection method: • The exterior was inspected from ground level.

Limitations: • Fences, outbuildings (other than garages) and landscape features are not included as part of a home inspection.

Limitations: • Deck/porch/steps - restricted/no access under

RECOMMENDATIONS

General

• Basement leakage is often caused by conditions on the exterior of the home. Basements are not built like boats, and if water is allowed to collect outside of foundation walls, it will leak through into the basement. It is important that gutters and downspouts are maintained to collect roof water and carry it away from the house. Similarly, lot grading around the house should be kept sloping down away from the building so that surface water from rain and melting snow is directed away from the building, rather than toward the foundation.

Please also see the Basement Leakage comments in the Interior section of this report.

Gutters \ 1.0

Condition: • Clogged
Task: Improve
Time: Regular maintenance

Downspouts \ 1.0

Condition: • The City of Toronto requires downspouts be disconnected from the city sewers. Why? The sewers handle both storm water and waste from houses. Waste has to go through the sewage treatment system, which is very expensive. Storm water does not have to be treated, and should not go into city sewers. Downspouts should discharge above grade onto the lawn at least 6 feet from the home. This may require relocating downspouts and re-sloping gutters.

The City of Toronto's mandatory downspout disconnection program is effective as of November, 2007. This will affect many homeowners in the city. Details can be found at http://www.toronto.ca/water/pdf/mandatory_downspout_disconnection_program-qa.pdf

Lot grading \ and landscaping (2.0 & 6.0)

Condition: • Gardens against the house walls increase the risk of moisture problems in the basement, especially if these are watered regularly. Monitor this and relocate gardens if necessary.

Care should be taken with lawn sprinkler systems (irrigation systems). These can wet and damage exterior walls and cause leakage problems into basements and crawlspaces. Water should not be directed against or adjacent to the building.

Condition: • Ground around the house should slope to drain water away from the building. This helps prevent wet basement and crawlspace problems.

A slope of 1 inch per foot for the first 6 feet is recommended for lawns and gardens. A slope of 1/4 inch per foot for hard surfaces such as driveways, patios and walkways is recommended. In some cases, catch basins have to be provided to collect water. In other cases swales (gentle valleys) are created to direct water away from the home.

Basement windows should not be covered with earth when re-grading. Window wells may be necessary.

Masonry and siding on exterior walls should be kept 6 to 8 inches above grade, respectively.

Soffit and fascia \ 3.0
Condition: • Vermin damage
Location: Various
Task: Improve
Time: Less than 1 year
Cost: Minor

Wall surfaces \ 4.0
Condition: • Paint/caulking
Task: Improve
Time: Regular maintenance

Foundation walls \ 4.18
Condition: • Parging deteriorated
Task: Repair or replace
Time: Less than 1 year
Cost: Minor

Entrances (including porches, decks, balconies) \ Railings (5.2)
Condition: • Missing
Location: Front
Task: Provide
Time: Less than 1 year
Cost: Minor

Garages and carports \ 8.0
Condition: • Typical low quality (8.1)
Task: Repair or replace
Time: Unpredictable
Cost: Depends on approach

DESCRIPTION

Foundations (3.0): • Not visible • Stone

Configuration (4.0): • Basement

Floor Construction (5.0): • Joists - wood

Exterior Wall Construction (6.0): • Masonry

Roof and Ceiling Framing (7.0): • Rafters/Roof joists (7.1)

LIMITATIONS

Structure inspection method: • Attic inspected from access hatch

Limitations: • Finishes, insulation, furnishings and storage conceal structural components, preventing/restricting inspection. • The footings supporting the house are typically not visible and cannot be inspected. Only a small part of the foundation can be seen and inspected from outside the home. Finished or concealed portions of the interior of the foundation cannot be inspected.

RECOMMENDATIONS

Foundations \ 3.0

Condition: • Most foundation walls and masonry walls have small cracks due to shrinkage or settlement that occurred shortly after construction was completed. These will not be individually noted, unless leakage or building movement is noted.

Condition: • Water damage
Location: Furnace room
Task: Repair
Time: Unknown
Cost: Depends on approach

Concrete floors \ 5.10

Condition: • Concrete basement, crawlspace and garage floors are not typically part of the structure. Almost all of these have shrinkage cracks or minor settlement cracks.

Arches and lintels \ 6.6 & 6.7

Condition: • Missing
Location: Garage
Task: Provide
Time: Unknown
Cost: Minor

Roof sheathing \ 7.5

Condition: • Water stains
Location: Attic
Task: Monitor

DESCRIPTION

Service Entrance Cable (2.1/2/3): • Overhead - type not visible

Service Size (2.4/5): • 100 amps (240 Volts)

System Grounding (2.7): • Water pipe - copper

Distribution Panel Rating (3.0): • 125 amps

Distribution Panel Type & Location: • Breakers - basement

Auxiliary Panel(s) Type & Location (3.2):
• Breakers
Note: Second floor in kitchen sink cupboard

Distribution Wire (4.0): • Copper - knob & tube • Copper - non-metallic sheathed

Outlet Type & Number (5.2): • Grounded - typical number • Minimal number • Ungrounded

Ground Fault Circuit Interrupters (5.3): • Bathrooms

LIMITATIONS

Limitations: • Concealed electrical components are not inspected. • Main disconnect cover not removed - unsafe to do so. • The continuity and quality of the system ground is not verified as part of a home inspection. • The following low voltage systems are not included in a home inspection: intercom, alarm/security, low voltage light control, central vacuum, telephone, television, Internet, and Smart Home wiring systems. • The extent of knob and-tube wiring throughout the home is not determined during a home inspection.

Limitations: • Restricted/no access to panel

RECOMMENDATIONS

General

• All electrical recommendations are safety issues. Treat them as high priority items, and consider the Time frame as Immediate, unless otherwise noted.

Size of electrical service \ 2.4 and 2.5

Condition: • Larger service may be needed depending on lifestyle
Task: Upgrade
Time: Unknown

Auxiliary panel - general \ 3.2

Condition: • Location poor
Location: Second floor Kitchen
Task: Improve
Time: Unknown
Cost: Depends on work needed

House wiring - general \ 4.0

Condition: • Exposed
Location: Garage
Task: Improve
Time: Immediate
Cost: Minor

House wiring - knob-and-tube \ 4.4

Condition: • Knob-and-tube wiring was noted in the home. This pre-1955 wiring system is good quality and, although it does not include the safety enhancement of a ground wire that is found in modern wiring, can be serviceable if in good repair.

Many insurance companies are reluctant to insure homes with this wiring system, and as a result, many homeowners replace this wiring.

Until work begins or a detailed inspection is conducted, it is difficult to know the extent of the wiring, and the cost to replace it. The cost is affected by several factors, including the reality that the house wiring system is often upgraded and extended while knob-and-tube wiring is being replaced.

The replacement cost is typically lower if re-wiring is done when renovating or redecorating.

TD Insurance may be able to offer insurance based on the letter we have provided at the front of the report.

Where insurance is not an issue, GFI (Ground Fault Interrupter) outlets can be provided as an interim safety improvement before replacing the wiring. The cost may be roughly $100 each.
Location: Throughout
Task: Replace
Time: When remodelling
Cost: $700 - $1,500 per room

Condition: • Damage
Location: Attic
Task: Replace
Time: Immediate
Cost: Depends on approach

Outlets \ 5.2

Condition: • Number marginal
Location: Throughout
Task: Provide
Time: If necessary
Cost: Depends on approach

Ground fault circuit interrupters \ 5.3.1

Condition: • Recommended
Location: Various
Task: Provide

Ceiling \ fan

Condition: • Exposed wires
Location: First floor Living room
Task: Repair or replace
Time: Immediate
Cost: Minor

Additional \ Comments

Condition: • The electrical panel should be labelled to indicate what is controlled by each fuse or breaker. Where the panel is already labelled, please verify the labelling is correct. Do not rely on the labelling being accurate.

DESCRIPTION

Fuel: • Electricity • Natural gas

Main Fuel Shut-off at: • Meter

Heating Type: • Boiler (4.0) • Electric heaters (2.0)

Chimney Liner (7.0): • Metal

Approximate Input Capacity (9.0): • 150,000 BTU/hr.

LIMITATIONS

Limitations: • Heat loss calculations are not performed as part of a home inspection. • Safety devices are not tested as part of a home inspection. • The heat exchanger is substantially concealed and could not be inspected. • Radiator and zone valves on a hot water heating system are not tested as part of a home inspection.

Limitations: • System shut off/inoperative (16.1)

RECOMMENDATIONS

Boiler \ 13.0

Condition: • Natural gas boilers with draft hoods (<300,000 BTUs, which is 95% of house boilers) need to be inspected and tested annually by law to make sure carbon monoxide is not entering the home. Please ensure that this work is included as part of your annual boiler maintenance.

Additional \ Comments

Condition: • An annual maintenance agreement that covers parts and labour is recommended for all gas appliances including furnaces, boilers and fireplaces. Humidifiers and electronic air cleaners are not tested as part of a home inspection and should be included in the service agreement. The first service visit should be arranged as soon as possible, preferably before appliances are used.

DESCRIPTION

General: • No central air conditioning system was noted.

LIMITATIONS

Limitations: • Window air conditioners are not inspected as part of a home inspection. • Heat gain and heat loss calculations are not performed as part of a home inspection.

DESCRIPTION

Adding insulation (19.0): • Current standards for insulation in new construction are outlined below: Attic and roof space: R-40 (R-50 if electric heat) Floors above garages and other unheated areas: R-25 Cathedral roof: R-28 Walls: R-19 (R-29 if electric heat) Basement/crawlspace walls: R-12 (R-19 if electric heat)

Attic insulation amount (1.0/2.0) & material (A) : • R-4 • Glass fiber (3.0)

Air/vapour barrier (13.0): • None found

Roof ventilation (15.0): • Roof vent

LIMITATIONS

Insulation inspection method: • Attic inspected from access hatch

Limitations: • The continuity of air/vapour barriers and the performance of roof and attic ventilation are not verified as part of a home inspection.

Limitations: • Floor space - access not gained (10.0 and 11.0) • Wall space - access not gained (10.0 and 11.0)

RECOMMENDATIONS

Attic \ Insulation (A & 1.0 to 19.0)

Condition: • Some evidence of vermin activity was noted in the attic. This is not unusual and no action is required. If activity is detected, a pest control company can be contacted for assistance.
Location: Attic
Task: Monitor

Condition: • Insulation level below modern standards (R 40)
Task: Improve
Time: Discretionary

Condition: • Ventilation - amount less than ideal
Task: Improve
Time: If necessary
Cost: Minor

Additional \ Comments

Condition: • Insulation is not effective if air (and the heat that goes with it) can escape from the home. Caulking and weather-stripping help control air leakage, improving comfort while reducing energy consumption and costs. Air leakage control improvements are inexpensive and provide a high return on investment.

DESCRIPTION

Service Piping into House (1.1.1): • Not determined

Supply Piping in House (1.4): • Copper • Galvanized steel

Main Shut-off Valve Location: • Basement

Water Flow (Pressure) (1.4.1): • Below average

Water Heater Type and Fuel (1.6): • Conventional • Gas

Water Heater Age (Estimated) (1.6): • Not determined

Water Heater Tank Capacity (1.6): • The size of water heater needed in home depends on lifestyle. Installing a larger or second water heater is possible in most homes, and a typical cost to replace or add a second water heater may be roughly $700 to $1,400. In a rental situation, a second tank can usually be obtained for roughly the same rate as the first.

Water Heater Tank Capacity (1.6): • 189 liters/41.6 gallons

Waste Piping in House (2.3): • Cast iron • Copper • Plastic

Floor drain location: • Not found

LIMITATIONS

Limitations: • Concealed plumbing is not inspected. This includes supply and waste piping under floors and under the yard. • Isolating valves, relief valves and main shut-off valves are not tested as part of a home inspection. • Tub and sink overflows are not tested as part of a home inspection. The bathtub overflow probably leaks. These overflows are rarely used and the gasket material dries out. When the tub is overfilled and the overflow carries water, it will often leak. This can cause water damage to the ceiling below. Beware of this risk and watch for leakage below the overflow. • Water treatment equipment and fire protection sprinklers are not included as part of a home inspection. • Swimming pools, spas, fountains, ponds and other water features are not included as part of a home inspection.

RECOMMENDATIONS

Public supply \ 1.1
Condition: • Low pressure/flow
Location: Basement
Task: Upgrade
Time: Unknown
Cost: $2,000 - $4,000
Note: Suspect either lead or steel supply piping to house.

Supply piping in house \ 1.4
Condition: • Galvanized steel piping near end of normal life expectancy
Location: Basement
Task: Replace
Time: Unpredictable
Cost: Depends on work needed

Waste piping \ 2.3

Condition: • A videoscan of the waste plumbing is recommended to determine whether there are tree roots or other obstructions, and to look for damaged or collapsed pipe. This is common on older properties, especially where there are mature trees nearby. The cost may be roughly $200 to $400.

Condition: • Floor drain not found

Sink, Basin, Laundry tub \ 3.1, 3.2, 3.14

Condition: • Rust
Location: Various
Task: Replace
Time: Unpredictable
Cost: Minor

Toilet \ 3.4

Condition: • Loose
Location: Second floor
Task: Improve

Bathtub \ and shower stall (3.5, 3.6 & 3.7)

Condition: • Caulking and grout should be checked every six months and improved as necessary to prevent leakage and damage behind wall surfaces.

DESCRIPTION

Major Floor Finishes (1.0): • Carpet (1.4/1.5) • Hardwood (1.2) • Resilient (1.6)

Major Wall Finishes (2.0): • Plaster/Drywall (2.1)

Major Ceiling Finishes (3.0): • Plaster/Drywall (3.1) • Stucco/Textured/Stipple (3.5)

Windows (6.0): • Casement (6.1.2) • Fixed (6.1.5) • Sliders (6.1.3)

Glazing (6.2): • Double (6.2.2) • Primary Plus Storm (6.2.4) • Single (6.2.1)

Exterior Doors (7.0): • Conventional - hinged

Fireplaces (8.0): • Non-functional (8.7)

LIMITATIONS

Limitations: • No comment is made on cosmetic finishes during a home inspection. • Security systems, intercoms, central vacuum systems, chimney flues and elevators are not included as part of a home inspection. Carbon monoxide detectors and smoke detectors are not tested as part of a home inspection. • Perimeter drainage tile around foundations is not visible and is not included as part of a home inspection.

Limitations: • Storage/furnishings in some areas limited inspection

% of foundation not visible: • 99

RECOMMENDATIONS

General

• Typical minor flaws were noted on floors, walls and ceilings. These cosmetic issues reflect normal wear and tear.
Note: Cost to improve will depend on quality of fit and finish desired.

Windows \ 6.0

Condition: • Old, low quality units
Location: Various
Task: Repair or replace
Time: Unknown
Cost: Depends on approach
Note: Some broken storm windows, missing screens, operability issues etc.

Doors - interior \ 7.0

Condition: • General repairs recommend
Location: Various
Task: Repair

Basement leakage \ 10.0

Condition: • Almost every basement (and crawlspace) leaks under the right conditions. Based on a one-time visit, it's impossible to know how often or severe leaks may be. While we look for evidence of past leakage during our inspection, this is often not a good indicator of current conditions. Exterior conditions such as poorly performing gutters and downspouts, and ground sloping down toward the house often cause basement leakage problems. Wet basement issues can be addressed in 4 steps: 1. First, ensure gutters and downspouts carry roof run-off away from the home. (relatively low cost) 2. If problems persist, slope the ground (including walks, patios and driveways) to direct water away

from the home. (Low cost if done by homeowner. Higher cost if done by contractor or if driveways, patios and expensive landscaping are disturbed.) 3. If the problem is not resolved and the foundation is poured concrete, seal any leaking cracks and form-tie holes from the inside. (A typical cost is $300 to $600 per crack or hole.) 4. As a last resort, dampproof the exterior of the foundation, provide a drainage membrane and add/repair perimeter drainage tile. (High cost)
Note: Efflorescence/water damage on foundation parging noted in furnace room.

Condition: • Cannot predict leakage frequency or severity.

Additional \ Comments
Condition: • Smoke and carbon monoxide (CO) detectors should be provided at every floor level of every home, including basements and crawl spaces. (Even if they are present during the inspection, we recommend replacing detectors.) Smoke detectors should be close to sleeping areas, and carbon monoxide detectors should be in any room with a wood-burning stove or fireplace. These devices are not tested as part of a home inspection. Once you take possession of the home, detectors should be tested regularly, and replaced every 10 years. If unsure of the age of a smoke detector, it should be replaced. Smoke detector batteries should be replaced annually.

END OF REPORT